

# Full UK breakdown insurance

## Insurance Product Information Document

**Company:** Breakdown cover provided by RAC Motoring Services (Registered No 01424399) and/or RAC Insurance Ltd (Registered No 2355834). Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

**Product:** Full UK breakdown insurance

This Insurance Product Information Document is intended to provide a summary of the main coverage and exclusions and is for information only. You will find full information in the RAC Breakdown Cover policy booklet.

### What is this type of insurance?

This insurance meets the demands and needs of people who wish to ensure that assistance is available following the breakdown of a vehicle. It also provides other benefits.



#### What is insured?

- ✓ Help to repair the vehicle at your home, or at the roadside when you're more than a quarter mile from your home
- ✓ Help to transport the vehicle, you and up to seven passengers to a destination of your choice, within the UK, if the RAC cannot repair the vehicle at the roadside
- ✓ A replacement hire car for 2 consecutive days, or £150 per person and £500 in total for either alternative transport or overnight accommodation, for the passengers while the vehicle is repaired



#### What is not insured?

- ✗ Any breakdown which has occurred prior to the purchase of this insurance
- ✗ Anything which is not a breakdown e.g. a road traffic collision
- ✗ The cost of any parts
- ✗ Any breakdown resulting from a fault that has previously been attended and has not been properly repaired or the advice after a temporary repair has not been followed
- ✗ Vehicles used for hire and reward or courier services



#### Are there any restrictions on cover?

- ! The vehicle must be less than:
  - 3.5 tonnes
  - 5.5 metres long (including a tow bar)
  - 2.25 metres wide
- ! Motorcycles under 121cc or mobility scooters are not covered
- ! Caravans and trailers are not covered for a breakdown. If the vehicle breaks down while towing a caravan or trailer and the RAC provide recovery, the caravan or trailer will be recovered with the vehicle (provided it is no heavier than 3.5 tonnes, no longer than 7 metres and no wider than 2.55 metres) to a single destination
- ! There are limits on the amount of cover per section. Please see your policy terms and conditions



## Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man



## What are my obligations?

- You must take reasonable care to completely and accurately answer the questions asked when you take out or make changes to this RAC Breakdown Cover and when you make a claim
- You must let Endsleigh Insurance Services Limited know immediately if you need to change anything, such as your address or vehicle
- You must ensure your vehicle is in a legal and roadworthy condition
- You must report a breakdown to the RAC straight away, follow their instructions, and comply with their full terms and conditions



## When and how do I pay?

You can pay for your insurance in full using a debit or credit card at the start of your policy;

OR

By monthly direct debit. You will be required to pay a deposit using a debit or credit card at the start of your policy and can then split the remaining cost over monthly direct debit payments\* with a premium finance loan provided by Premium Credit Limited. Please note that credit is subject to status.

\*deposit payment by debit or credit card followed by 11 direct debit payments for a new business policy. 12 monthly direct debits for a renewal.



## When does the cover start and end?

Roadside assistance cover will begin on the date we have agreed with you (shown in your policy schedule). All other cover will begin 24 hours later. Once active, cover will remain in force for the term of the associated motor insurance policy, not exceeding 12 months. Endsleigh will send you a notification when your policy is approaching renewal.



## How do I cancel the contract?

You have the right to cancel this policy at any time by calling the Endsleigh Customer Services Team on 0333 234 1713.

If you cancel within 14 days of receipt of the policy documents (new business), or of the renewal date, any premium you have already paid will be refunded to you, providing no claim has been made and no incident likely to give rise to a claim has occurred.

If you cancel after 14 days, after a claim has been made, or following an incident likely to give rise to a claim, no refund will be given.